

Insurance counseling is provided at no cost to you!

VICAP - Part of the Center for Elder Rights

The Center for Elder Rights offers a variety of legal, consumer, aging, and long-term care information and assistance for older Virginians and their families. The Center uses the Virginia Department for the Aging's well publicized toll-free number as an elder rights hotline that provides nationwide access to the Center's services.



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Reach a VICAP counselor by calling your local agency on aging.

Or you may contact VICAP at the Center for Elder Rights in the Virginia Department for the Aging at its nationwide, toll-free number:

1-800-552-3402 (Voice/TTY)

Need help figuring out your medical bills?

Need help learning about health insurance policies?

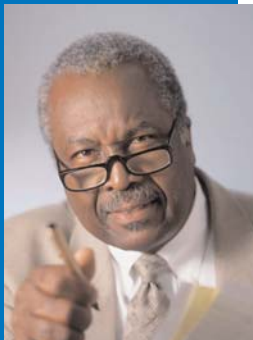


The Virginia Department for the Aging has a network of trained counselors to help you with:

- ◆ Medicare (including disabled beneficiaries under 65)
- ◆ Medicare supplemental insurance (Medigap)
- ◆ Long-term care insurance
- ◆ Medicaid
- ◆ Finding financial help for Medicare premiums, deductibles and co-payments

About our counselors

The Virginia Insurance Counseling and Assistance Program (VICAP) trains volunteers to assist older Virginians and others with Medicare, so that they can make informed decisions about various types of health insurance.



VICAP counselors also assist with seniors with complex medical bills and patients' rights issues such as grievances and appeals.

VICAP counselors cannot have a license to sell insurance. They are also not allowed to recommend a particular insurance company.

All counseling offered by VICAP volunteers is confidential.

When it comes to health insurance, VICAP counselors can:

- ◆ Help you understand and compare benefits
- ◆ Assist you in filing for benefits
- ◆ Help you resolve problems
- ◆ Work with you to explore options

VICAP Partners

The counseling and assistance provided by a VICAP counselor is composed of a wealth of information from many state and federal agencies and private companies dedicated to serving older Virginians and those on Medicare.

Virginia Department for the Aging
State Corporation Commission's
Bureau of Insurance

Virginia's local agencies on aging
United Government Services
(Medicare Part A fiscal intermediary)

TrailBlazer Health Enterprises
(Medicare Part B carrier)

Virginia Health Quality Center
Department of Social Services

Department of Medical Assistance
Services

Social Security Administration



Interested in volunteering?

Contact VICAP at the Virginia
Department for the Aging's
Center for Elder Rights to volunteer
as a counselor in your community.

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